

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: TONYAN, PAMELA MARIE

§ Case No. 08-74193

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Debtors

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. The debtor filed a petition under Chapter 7 of the United States Bankruptcy Code on December 30, 2008. The undersigned trustee was appointed on December 30, 2008.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 5,513.50

Funds were disbursed in the following amounts:

Administrative expenses 0.00

Payments to creditors 0.00

Non-estate funds paid to 3rd Parties 0.00

Exemptions paid to the debtor 0.00

Leaving a balance on hand of \$ 5,513.50

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing claims in this case was 05/15/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,301.35. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,301.35, for a total compensation of \$1,301.35. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/21/2009 By: /s/STEPHEN G. BALSLEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-74193 MB

Trustee: (330410) STEPHEN G. BALSLEY

Case Name: TONYAN, PAMELA MARIE

Filed (f) or Converted (c): 12/30/08 (f)

§341(a) Meeting Date: 01/28/09

Period Ending: 05/20/09

Claims Bar Date: 05/15/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	30464 Pebble Beach Circle, Genoa, IL	240,000.00	0.00	DA	0.00	FA
2	Checking account - Kane County Teacher's CU	100.00	100.00		100.00	FA
3	Checking account - Chase Bank	100.00	100.00		100.00	FA
4	Household goods and furnishings	2,000.00	0.00	DA	0.00	FA
5	Books, CD's, tapes, records, family pictures	100.00	0.00	DA	0.00	FA
6	Clothing	50.00	0.00	DA	0.00	FA
7	Jewelry	200.00	0.00	DA	0.00	FA
8	Term life insurance	0.00	0.00	DA	0.00	FA
9	Pension	85,000.00	0.00	DA	0.00	FA
10	2004 Toyota Solara	11,275.00	0.00	DA	0.00	FA
11	2008 income tax refund (u)	7,500.00	5,313.00		5,313.00	FA
Int	INTEREST (u)	Unknown	N/A		0.50	Unknown
12	Assets Totals (Excluding unknown values)	\$346,325.00	\$5,513.00		\$5,513.50	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): June 30, 2009

Current Projected Date Of Final Report (TFR): May 21, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-74193 MB

Case Name: TONYAN, PAMELA MARIE

Taxpayer ID #: 54-6931151

Period Ending: 05/20/09

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-****39-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/10/09		Pamela M. Tonyan	Interest in bank accounts and income tax refund		5,513.00		5,513.00
	{2}		Checking account - Kane County Teacher's Credit Union 100.00	1129-000			5,513.00
	{3}		Checking account - Chase Bank 100.00	1129-000			5,513.00
	{11}		2008 income tax refund 5,313.00	1224-000			5,513.00
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		5,513.14
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,513.36
05/20/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.14		5,513.50
05/20/09		To Account #*****3966	Transfer funds from MMA to checking	9999-000		5,513.50	0.00

ACCOUNT TOTALS	5,513.50	5,513.50	\$0.00
Less: Bank Transfers	0.00	5,513.50	
Subtotal	5,513.50	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,513.50	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-74193 MB

Trustee: STEPHEN G. BALSLEY (330410)

Case Name: TONYAN, PAMELA MARIE

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***.*****39-66 - Checking Account

Taxpayer ID #: 54-6931151

Blanket Bond: \$1,500,000.00 (per case limit)

Period Ending: 05/20/09

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
05/20/09		From Account #*****3965	Transfer funds from MMA to checking	9999-000	5,513.50		5,513.50

ACCOUNT TOTALS	5,513.50	0.00	\$5,513.50
Less: Bank Transfers	5,513.50	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***.*****39-65	5,513.50	0.00	0.00
Checking # ***.*****39-66	0.00	0.00	5,513.50
	\$5,513.50	\$0.00	\$5,513.50

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-74193

Case Name: TONYAN, PAMELA MARIE

Trustee Name: STEPHEN G. BALSLEY

Claims of secured creditors will be paid as follows:

Claimant

N/A

Proposed Payment

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i>	<u>STEPHEN G. BALSLEY</u>	\$ <u>1,301.35</u>	\$ _____
<i>Attorney for trustee</i>	<u>Stephen G. Balsley</u>	\$ <u>650.00</u>	\$ _____
<i>Appraiser</i>	_____	\$ _____	\$ _____
<i>Auctioneer</i>	_____	\$ _____	\$ _____
<i>Accountant</i>	_____	\$ _____	\$ _____
<i>Special Attorney for trustee</i>	_____	\$ _____	\$ _____
<i>Charges,</i>	<u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i>	<u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant**Fees**Expenses*

<i>Attorney for debtor</i>	_____	\$ _____	\$ _____
<i>Attorney for</i>	_____	\$ _____	\$ _____
<i>Accountant for</i>	_____	\$ _____	\$ _____
<i>Appraiser for</i>	_____	\$ _____	\$ _____
<i>Other</i>	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$2,605.09 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1P</u>	Illinois Department of Revenue	\$ <u>2,605.09</u>	\$ <u>2,605.09</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 49,595.74 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.9 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1U</u>	Illinois Department of Revenue	\$ <u>540.00</u>	\$ <u>10.43</u>
<u>2</u>	PYOD, LLC/Citibank	\$ <u>19,081.27</u>	\$ <u>368.21</u>
<u>3</u>	PYOD, LLC/Citibank	\$ <u>1,697.11</u>	\$ <u>32.75</u>
<u>4</u>	HSBC Bank Nevada, N.A.	\$ <u>1,318.77</u>	\$ <u>25.45</u>
<u>5</u>	Beneficial Illinois, Inc.	\$ <u>12,317.93</u>	\$ <u>237.70</u>
<u>6</u>	GE Money Bank/Sam's Clubs	\$ <u>2,815.37</u>	\$ <u>54.33</u>
<u>7</u>	Chase Bank USA, N.A.	\$ <u>11,825.29</u>	\$ <u>228.19</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.